

ABSTRACT

Banking as a financial intermediary institution can play a role in encouraging domestic economic growth which can help develop the economy in various regions. Almost all aspects of life today require various kinds of technological assistance which enables the mobility of capital or investment to be easier, faster and more useful for everyday life due to the rapid development of technology and information. The purpose of this study is to determine the response and influence of E-Service Quality on E-loyalty through BNI Mobile Banking user E-Satisfaction.

The research method used is descriptive and quantitative involving 225 respondents using BNI Mobile Banking in Indonesia. The sampling technique used is non-probability sampling with the type of convenience. Data processing and analysis techniques use PLS-SEM through SmartPLS 3.0 software

The results of this study suggest that there is a favorable correlation between e-satisfaction and efficiency, compliance, system availability, privacy, interaction, and responsiveness that make up e-service quality. The quality of e-services (in terms of effectiveness, compliance, system availability, privacy, contact and responsiveness) has a direct impact on e-loyalty and e-satisfaction (together). E-satisfaction has been proven to help create client loyalty as a link between service quality and customer satisfaction.

Keywords: *BNI Mobile Banking, E-Service Quality, E-atisfaction, E-Loyalty, Structural Equation Model (SEM)*